

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

2  
3 In the Matter of the Mortgage Banker License of:

4 **Homebridge Mortgage Corp. (FN) DBA**  
5 **Refinance.com**  
6 60 Oak Drive  
7 Syosset, NY 11791

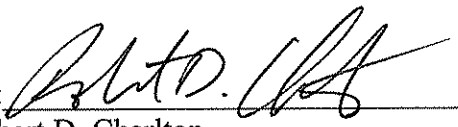
**NOTICE OF LICENSE EXPIRATION**

8 The Superintendent of Financial Institutions for the State of Arizona, (the "Superintendent"),  
9 finds, pursuant to Arizona Revised Statutes ("A.R.S.") Section 6-944(B), that mortgage banker license  
10 #0910421 for Homebridge Mortgage Corp. (FN) DBA Refinance.com, is expired. Specifically, A.R.S.  
11 § 6-944(B) states, "For licenses approved on or before March 31, 2009, a licensee shall make an  
12 application and pay the renewal fee set forth in section 6-126 on or before March 31, 2009 but not  
13 sooner than February 1, 2009 and on or before December 31 for subsequent years beginning in 2009.  
14 Licenses not renewed by March 31, 2009 are suspended, and the licensee shall not act as a mortgage  
15 banker until the license is renewed or a new license is issued pursuant to this article. A person may  
16 renew a suspended license by paying the renewal fee plus twenty-five dollars for each day after March  
17 31, 2009 that a license renewal fee is not received by the department and making application for  
18 renewal as prescribed by the superintendent. Licenses which are not renewed by April 30, 2009 expire.  
19 A license shall not be granted to the holder of an expired license except as provided in this article for  
20 the issuance of an original license." Homebridge Mortgage Corp. (FN) DBA Refinance.com did not  
21 renew its license by April 30, 2009.

22 Pursuant to A.R.S. § 6-943(A), "A person shall not act as a mortgage banker if he is not  
23 licensed under this article." Homebridge Mortgage Corp. (FN) DBA Refinance.com may not transact  
24 business in Arizona as a mortgage banker until such time that Homebridge Mortgage Corp. (FN) DBA  
25 Refinance.com is licensed. Transacting business as a mortgage banker without a license is a violation  
26 of statutes and subject to administrative action by the Superintendent. Pursuant to A.R.S. § 6-132, the  
27 Superintendent may assess a civil money penalty of up to five thousand dollars (\$5,000.00) per day per  
28 violation.

1 DATED this 21 day of May, 2009.

2 Felecia A. Rotellini  
3 Superintendent of Financial Institutions

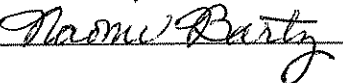
4 By:   
5 Robert D. Charlton  
6 Assistant Superintendent of Financial Institutions

7 ORIGINAL OF THE NOTICE OF LICENSE EXPIRATION filed this  
8 22 day of May, 2009  
9 in the office of:

10 Felecia A. Rotellini  
11 Superintendent of Financial Institutions  
12 Arizona Department of Financial Institutions  
13 Attn: Susan Longo  
14 2910 N. 44th Street, Suite 310  
15 Phoenix, AZ 85018

16 COPY of the foregoing mailed/delivered same date to:

17 Homebridge Mortgage Corp. (FN) DBA Refinance.com  
18 Attention: Nicholas Bratsafolis, Chairman/CEO  
19 60 Oak Drive  
20 Syosset, NY 11791

21 By:   
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